

# CSU Benefits Open Enrollment

SEPTEMBER 16 to OCTOBER 11, 2013

## My Benefits

Your benefits can make a difference in your health, wellness and lifestyle. Open enrollment is your once-a-year opportunity to learn about new offerings and to make additions, changes or deletions to your benefits, which will be effective January 1, 2014.

The CSU partners with the California Public Employees' Retirement System (CalPERS) to provide your health and retirement benefits. CalPERS manages pension and health benefits for more than 1.6 million public employees, retirees and their families and more than 3,000 employers.



### What's new this year:

#### **MORE CHOICES:**

Four new HMO options are available in 2014 from Anthem Blue Cross, Health Net, Sharp and UnitedHealthcare.

#### **SOME COST REDUCTIONS:**

Premiums have gone down on certain existing plans and risen on others.

New and existing plans are briefly described in this brochure. Check the information packet mailed by CalPERS for full details on health plans.

**For comprehensive, up-to-date information, visit:**

<https://csyou.calstate.edu/Employee-Resources/Benefits/open-enrollment/>

# My Health

## Health Plans

The CalPERS website can help you understand and select the best health plan for your needs:  
[www.calpers.ca.gov/index.jsp?bc=/member/health/open-enroll/home.xml](http://www.calpers.ca.gov/index.jsp?bc=/member/health/open-enroll/home.xml)

### Before you begin, it's important to understand the different plans and terminology:

#### **HMO—Health Maintenance Organization**

Requires you to receive care through a network of providers. You must select a primary care physician, who is responsible for coordinating your health care, including referrals to specialists.

#### **PPO—Preferred Provider Organization**

Lets you choose from a network of preferred providers. A primary care physician is not required and no referrals are necessary for other in-network providers. You pay more to use an out-of-network provider. Members of PPO plans are also subject to an annual deductible.

#### **EPO—Exclusive Provider Organization**

Offers in-network coverage only. You must select in-network providers when seeking medical care, but a primary care physician and referrals are not required.

## New Plans for 2014

HMOS	<b>Anthem Blue Cross Traditional HMO and Anthem Blue Cross Select HMO California</b> <a href="http://www.anthem.com/ca/calpershmo/">www.anthem.com/ca/calpershmo/</a> (855) 839-4524	<ul style="list-style-type: none"><li>• Dedicated to delivering quality care and great value</li><li>• Both plans offer 360° Health, a program that helps members become involved in their health and wellness</li></ul>
	<b>Health Net Salud y Mas and Health Net SmartCare</b> <a href="http://www.healthnet.com/portal/member/content/iwc/mysites/calpers/home.action">www.healthnet.com/portal/member/content/iwc/mysites/calpers/home.action</a> (888) 926-4921	<ul style="list-style-type: none"><li>• Budget-friendly HMO plans with a tailored list of quality providers for selected California counties</li><li>• Ideal for employees who want one primary care physician to coordinate all their medical care</li></ul>
	<b>Sharp Performance Plus California</b> <a href="http://www.sharphealthplan.com/index.php/calpers/">www.sharphealthplan.com/index.php/calpers/</a> (855) 995-5004	<ul style="list-style-type: none"><li>• Local HMO plan serving residents of San Diego</li><li>• Commitment to healthcare delivered in a convenient and cost-effective manner</li></ul>
	<b>UnitedHealthcare Alliance HMO</b> <a href="http://calpers.welcometouhc.com/">http://calpers.welcometouhc.com/</a> (877) 359-3714	<ul style="list-style-type: none"><li>• Quality patient-centered healthcare at lower costs</li><li>• Distinct network of providers offers collaborative care and health management</li></ul>

## Existing Plans for 2014

PPOs	<p><b>PERS Choice and PERS Care PPOs</b>  <a href="http://www.anthem.com/ca/calpers">www.anthem.com/ca/calpers</a>            877-737-7776</p>	<ul style="list-style-type: none"> <li>• Choose your health care providers and pharmacy without referral</li> <li>• Offers significant savings through a preferred provider network (doctors and hospitals that agree to charge a pre-negotiated rate for everyone on the plan)</li> <li>• PERS Choice pays 80 percent of the allowable amount (in-network), member pays 20 percent; co-pays are applicable</li> <li>• PERS Care pays 90 percent of the allowable amount (in-network), member pays 10 percent; co-pays are applicable</li> </ul>
	<p><b>PERS Select PPO</b>  <a href="http://www.anthem.com/ca">www.anthem.com/ca</a>            877-737-7776</p>	<ul style="list-style-type: none"> <li>• Offers a unique, affordable plan design</li> <li>• Access to a list of preferred providers through the PERS Select network</li> </ul>
	<p><b>PORAC PPO</b>  <i>Limited to dues paying members of the Peace Officers Research Association of California</i>  <a href="http://porac.org/insurance-and-benefits/prudent-buyer-plan/">http://porac.org/insurance-and-benefits/prudent-buyer-plan/</a>            877-542-0284</p>	<ul style="list-style-type: none"> <li>• Choose your health care providers and pharmacy without referral</li> <li>• Offers significant savings through a preferred provider network</li> </ul>
HMOs	<p><b>Blue Shield Access+ HMO</b>  <a href="http://www.blueshieldca.com/sites/calpersmember/home.sp">www.blueshieldca.com/sites/calpersmember/home.sp</a>            800-334-5847</p>	<ul style="list-style-type: none"> <li>• Access to more than 11,000 personal physicians and 300 hospitals</li> <li>• No annual deductible; copayment at each physician visit</li> </ul>
	<p><b>Blue Shield NetValue HMO</b>  <a href="http://www.blueshieldca.com/sites/calpersmember/home.sp">www.blueshieldca.com/sites/calpersmember/home.sp</a>            800-334-5847</p>	<ul style="list-style-type: none"> <li>• Comprehensive benefits through the Blue Shield NetValue network</li> <li>• No annual deductible; copayment at each physician visit</li> </ul>
	<p><b>Blue Shield EPO</b> <i>Available only in Colusa, Mendocino and Sierra counties</i>  <a href="http://www.blueshieldca.com/sites/calpersmember/plans-benefits/home.sp">www.blueshieldca.com/sites/calpersmember/plans-benefits/home.sp</a>            800-334-5847</p>	<ul style="list-style-type: none"> <li>• Same benefits as Access+ HMO plan</li> <li>• Choose from physicians and hospitals in the PPO network</li> </ul>
	<p><b>Kaiser Permanente California</b>  <a href="http://my.kaiserpermanente.org/ca/calpers/">http://my.kaiserpermanente.org/ca/calpers/</a>            800-464-4000</p>	<ul style="list-style-type: none"> <li>• Integrated health care system</li> <li>• No annual deductible, affordable copayment at each physician visit</li> </ul>

## Did You Know?

Significant health benefits can be obtained by 30 minutes of physical activity 5 or more days per week.



# My Choice

## Lots of options means lots of choice.

During Open Enrollment, you can enroll, change or cancel CalPERS health, dental, HCRA, DCRA, and the MetLaw plan. You can enroll in the other voluntary plans throughout the year.

### Additional CSU Benefit Plans

DENTAL	
<b>Delta Dental PPO</b> <a href="http://www.deltadentalins.com/csu/">www.deltadentalins.com/csu/</a> 888-335-8227	<ul style="list-style-type: none"><li>• Choose a dentist from Delta Dental PPO, Premier Networks or a non-Delta dentist</li><li>• Plan pays up to applicable percentage for covered services up to annual maximum</li></ul>
<b>DeltaCare USA</b> <a href="http://www.deltadentalins.com/csu/">www.deltadentalins.com/csu/</a> 800-422-4234	<ul style="list-style-type: none"><li>• Choose a dentist from the DeltaCare USA network</li><li>• No claim forms to complete; no maximum or deductibles apply</li></ul>
FLEXIBLE SPENDING ACCOUNTS	
<b>ASI Flex</b> <a href="http://www.asiflex.com/">www.asiflex.com/</a> 800-659-3035	Health Care Reimbursement Account (HCRA) and Dependent Care Reimbursement Account (DCRA)  Pay for qualified medical or dependent care expenses pre-tax. Enrollment is required each year. HCRA maximum is \$2,500 per year and a debit card is available. DCRA maximum is \$5,000 per year. Funds must be used during 2014 or the 2½ month grace period in 2015.
LEGAL SERVICES	
<b>MetLaw Legal Plan</b> <a href="https://mybenefits.metlife.com">https://mybenefits.metlife.com</a> 800-438-6388	Managed by MetLife  Easy, low-cost access to a variety of personal legal services.
INSURANCE OFFERINGS	
<b>AFLAC</b> (Group Critical Illness) <a href="http://www.aflac.com/csu">www.aflac.com/csu</a> 800-433-3036	Critical illness insurance provides payments for certain wellness exams, and a cash benefit if you're diagnosed or treated for a covered critical illness.
<b>Standard Insurance</b> <a href="http://www.standard.com/mybenefits/csu">www.standard.com/mybenefits/csu</a> 800-378-5745 for general questions	Employer Paid and Voluntary Life (includes Life Services Toolkit), AD&D and Long Term Disability Insurance
<b>California Casualty</b> <a href="http://www.calcas.com/csu">www.calcas.com/csu</a> 866-680-5143	Auto and Home Insurance

**Your benefits office** is an important resource for information about health plans, and the rich array of other benefits available to you as an employee. Contact your benefits office to determine eligibility for plans mentioned on this brochure.

### Benefits Office Contact: